

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re:

ESTELA GARZA

Debtor(s)

Case No. 09-00615

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Tom Vaughn, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 01/10/2009.
- 2) The plan was confirmed on 04/02/2009.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 02/02/2010, 08/03/2010, 12/01/2010, 10/12/2011, 03/01/2012, 01/04/2013.
- 5) The case was dismissed on 10/10/2013.
- 6) Number of months from filing to last payment: 55.
- 7) Number of months case was pending: 60.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$16,500.00.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$46,654.00
Less amount refunded to debtor	\$0.00

NET RECEIPTS: **\$46,654.00**

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$2,754.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$2,617.19
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: **\$5,371.19**

Attorney fees paid and disclosed by debtor: \$746.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
ASSET ACCEPTANCE LLC	Unsecured	612.60	612.60	612.60	0.00	0.00
ASSET ACCEPTANCE LLC	Unsecured	357.60	357.60	357.60	0.00	0.00
AT & T	Unsecured	221.00	NA	NA	0.00	0.00
BANK OF AMERICA NA	Unsecured	71.00	NA	NA	0.00	0.00
CONSULTANT IN PATHOLOGY	Unsecured	132.90	NA	NA	0.00	0.00
CREDIT ACCEPTANCE CORP	Secured	4,000.00	0.00	4,000.00	4,000.00	126.04
CREDIT ACCEPTANCE CORP	Unsecured	2,838.26	0.00	5,319.23	0.00	0.00
CREDIT BUREAU ACCOUNTS	Unsecured	110.00	NA	NA	0.00	0.00
CREDITORS COLLECTION BUREAU	Unsecured	332.00	2,039.00	2,039.00	0.00	0.00
DIRECT TV	Unsecured	305.00	NA	NA	0.00	0.00
EAST BAY FUNDING	Unsecured	2,022.15	2,022.15	2,022.15	0.00	0.00
GERARDI FUNERAL HOME	Unsecured	7,400.00	NA	NA	0.00	0.00
ILLINOIS COLLECTION SERV	Unsecured	177.00	NA	NA	0.00	0.00
IQ TELECOM	Unsecured	71.00	NA	NA	0.00	0.00
LAKE IMAGING	Unsecured	41.00	41.00	41.00	0.00	0.00
MCSI/RMI	Unsecured	5,608.58	7,550.00	7,550.00	0.00	0.00
MIDWEST PHYSICIANS GROUP	Unsecured	1,703.00	1,703.00	1,703.00	0.00	0.00
MUTUAL HOSPITAL SERVICES INC	Unsecured	1,418.00	NA	NA	0.00	0.00
NICOR GAS	Unsecured	1,147.00	NA	NA	0.00	0.00
OCWEN LOAN SERVICING LLC	Secured	90,000.00	102,120.10	106,324.83	0.00	0.00
OCWEN LOAN SERVICING LLC	Secured	NA	42,404.73	42,804.73	37,156.77	0.00
OCWEN LOAN SERVICING LLC	Unsecured	8,000.00	NA	NA	0.00	0.00
PRA RECEIVABLES MANAGEMENT	Unsecured	521.85	521.85	521.85	0.00	0.00
PRA RECEIVABLES MANAGEMENT	Unsecured	1,231.05	1,231.05	1,231.05	0.00	0.00
ST JAMES HOSPITAL & HEALTH CTR	Unsecured	8,481.51	NA	NA	0.00	0.00
US CELLULAR	Unsecured	2,042.00	NA	NA	0.00	0.00

Summary of Disbursements to Creditors:			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$106,324.83	\$0.00	\$0.00
Mortgage Arrearage	\$42,804.73	\$37,156.77	\$0.00
Debt Secured by Vehicle	\$4,000.00	\$4,000.00	\$126.04
All Other Secured	\$0.00	\$0.00	\$0.00
TOTAL SECURED:	\$153,129.56	\$41,156.77	\$126.04
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
TOTAL PRIORITY:	\$0.00	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$21,397.48	\$0.00	\$0.00

Disbursements:	
Expenses of Administration	<u>\$5,371.19</u>
Disbursements to Creditors	<u>\$41,282.81</u>
TOTAL DISBURSEMENTS :	<u>\$46,654.00</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 01/24/2014

By: /s/ Tom Vaughn

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.